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## What is claimed is:

1. A software application for creating and distributing non-sensitized summaries from sensitized data aggregated on behalf of users comprising:

a data processing portion of the software for de-sensitizing data and incorporating the de-sensitized data into the form of a data summary;

a data caching portion of the software for storing, managing, and serving non-sensitive data summaries; and

a user-interface portion of the software for enabling requests for data summaries and for enabling display of the requested summaries, characterized in that a user operating the interface portion of the software initiates a request to the data caching portion of the software, the request triggering service of a completed, non-sensitive data summary or summaries created by the data processing portion of the software.

- 2. The software application of claim 1, wherein the application is implemented in portions on a system of cooperating server nodes connected to a data-packet-network.
- 3. The software application of claim 2, wherein the data-packet-network is the Internet network.
- 4. The software application of claim 3, wherein the sensitized data is obtained from a plurality of data sources by proxy using a network navigation and data-gathering subsystem.

- 5. The software application of claim 4, wherein the sensitive portions of data in aggregation are compared to sensitive portions of user-profile data for the purpose of identifying data for de-sensitizing.
- 6. The software application of claim 5, wherein the sensitive portions of data in aggregation are partially de-sensitized and displayed with portions thereof intact to enable user identification of summary items contained in data summaries.
- 7. The software application of claim 5, wherein the sensitive portions of data in aggregation are entirely eliminated and not displayed.
  - 8. The software application of claim 5, wherein the user-interface portion comprises a secondary interactive display window embedded within a primary user interface.
  - 9. The software application of claim 8, wherein the secondary interactive display window may be manipulated to spawn additional display windows.
- 20 10. The software application of claim 9, wherein spawned additional display windows display additional summaries.
- 11. The software application of claim 1, further comprising a configuration tool for enabling users to configure a rule specifying a degree of non-sensitivity, the rule functioning to govern how sensitive data portions are desensitized.

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- 12. The software application of claim 4, wherein the non-sensitive data summaries are HTML-based information pages.
- 13. The software application of claim 4, wherein the non-sensitive data summaries are XML-based information pages.
  - 14. The software application of claim 4, wherein the non-sensitive data summaries are created using a markup language rooted in the class of HTML derived languages.

16. A server-driven system for creating and distributing non-sensitive data summaries from sensitized data aggregated on behalf of users comprising:

a data-packet-network for facilitating communication to, from, and within the system;

a processing server connected to the data-packet-network for desensitizing data from aggregation and for creating data summaries using the de-sensitized data;

a cache server connected to the data-packet-network for accessing, obtaining, and serving non-sensitive data summaries to requesting users, and

a user-interface server connected to the data-packet-network for facilitating requests from users for summaries and for enabling service and display of the requested summaries.

17. The server-driven system of claim 16, wherein the communication between components of the system and communication between practitioners of the system and components of the system occurs on a datapacket-network.

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- 18. The server-driven system of claim 17, wherein the data-packet-network is the Internet network.
- 19. The server-driven system of claim 18, wherein the sensitized data is
  obtained from a plurality of data sources by proxy using a network
  navigation and data-gathering subsystem.
  - 20. The server-driven system of claim 19, wherein the sensitive portions of data in aggregation are compared to sensitive portions of user-profile data for the purpose of identifying data for de-sensitizing.
  - 21. The server-driven system of claim 19, wherein the sensitive portions of data in aggregation are partially de-sensitized and displayed with portions thereof intact to enable user identification of summary items contained in data summaries.
  - 22. The server-driven system of claim 19, wherein the sensitive portions of data in aggregation are entirely eliminated and not displayed.
- 23. The server-driven system of claim 19, wherein the non-sensitive data summaries are HTML-based information pages.
  - 24. The server-driven system of claim 19, wherein the non-sensitive data summaries are XML-based information pages.

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- 25. The server-driven system of claim 19, wherein the non-sensitive data summaries are created using a markup language rooted in the class of HTML derived languages.
- 5 26. A method for creating and distributing non-sensitive data summaries from data aggregated on behalf of users comprising steps of:
  - (a) receiving and aggregating data on behalf of requesting users;
  - (b) de-sensitizing the aggregated data;
  - (c) incorporating the de-sensitized data into the form of one or more non-sensitive data summaries;
  - (d) requesting the non-sensitive data summaries or summary to be delivered to an interface during a data session; and
  - (e) displaying the non-sensitive summary or summaries for user review.

27. The method of claim 26 wherein steps (a)-(e) are practiced in conjunction with a data-packet-network

- 28. The method of claim 27 wherein the data-packet-network is the Internet network.
- 29. The method of claim 28 further comprising a step between (a) and (b) for identifying sensitive data portions through database comparison.
- 30. The method of claim 29 wherein the database used in the comparison is a user-profile database.